

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Ryan Gentile, Esq.
110 Jericho Tpke - Suite 100
Floral Park, NY 11001
Tel: 201-873-7675
Attorney for the Debtors

In Re:
Aretha Blake-Arroyo
Marcelino Arroyo

Case No.: 19-25712
Judge: Gambardella
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,
creditor,

A hearing has been scheduled for _____, at _____.

- ☒ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for January 18, 2023, at 10:00.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

On November 22, 2022, the Debtors filed a Motion to Reinstate Stay as to Creditor, Lakeview Loan Servicing, LLC (ECF No. 75). A hearing was held on the matter on December 21, 2022. No party objected to Debtor's Motion and it was marked OTBS and Debtors were to submit an order under the 7 day rule. The order was submitted on December 21st on notice to the Trustee and all parties.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: January 11, 2023

/s/ Aretha Blake-Arroyo
Debtor's Signature

Date: January 11, 2023

/s/ Marcelino Arroyo
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.